IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of)
ONG) Art Unit: 3692
Application No. 10/506,739) Examiner: Robinson, Kito R
Filing Date: April 14, 2005) Confirmation No. 5266
For: ELECTRONIC TRANSFER SYSTEM)

ELECTION UNDER RESTRICTION REQUIREMENT

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Mail Stop AMENDMENT	Ballard Spahr Andrews & Ingersoll, LLP
Commissioner for Patents P.O. Box 1450	Customer Number 23859
Alexandria, VA 22313-1450	February 27, 2009
a:	

Sir:

This communication is responsive to the Office Action mailed January 30, 2009.

The Examiner has restricted the application and has required an election of one of the following Groups:

- Group I. Claims 1-52, drawn to generating a single use on-line transaction that disables re-use of the transaction and check for sufficient funds in the bank account and confirms the transfer of funds: and
- Group II. Claims 53-71, drawn to providing a user with a single use identification code, verifying the code and user identity and authorizing the financial transaction

See Office Action, at page 2.